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Attorneys for Defendant Eichenbaum & Stylianou, LLC

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

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JONATHAN FLORO, on his own behalf and on
behalf of all others similarly situated

Case No.: 07 CV 6894
(SCR/MDF)

Plaintiff,

ANSWER

v.

EICHENBAUM & STYLIANOU, LLC,.

Defendant.

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Defendant, Eichenbaum & Stylianou, LLC ("Defendant"), by its attorneys, Abrams
Garfinkel Margolis Bergson, LLP, as and for its answer to the summons and class action complaint
(the "Complaint"), respectfully alleges as follows:

1. Denies the allegations contained in paragraph "1" of the Complaint.
2. Denies knowledge or information sufficient to form a belief as to the truth of
the allegations contained in paragraph "2" of the Complaint.
3. Denies knowledge or information sufficient to form a belief as to the truth of
the allegations contained in paragraph "3" of the Complaint.
4. Denies knowledge or information sufficient to form a belief as to the truth of
the allegations contained in paragraph "4" of the Complaint.

5. Admits the allegations contained in paragraph "5" of the Complaint.
6. Denies the allegations contained in paragraph "6" of the Complaint.
7. Denies the allegations contained in paragraph "7" of the Complaint.
8. Denies the allegations contained in paragraph "8" of the Complaint.
9. Denies the allegations contained in paragraph "9" of the Complaint.
10. Denies the allegations contained in paragraph "10" of the Complaint.
11. Denies the allegations contained in paragraph "11" of the Complaint.
12. Denies the allegations contained in paragraph "12" of the Complaint.
13. Denies the allegations contained in paragraph "13" of the Complaint.
14. Denies the allegations contained in paragraph "14" of the Complaint.
15. With respect to paragraph "15" of the Complaint, admits that it mailed a collection letter to Jonathan Floro on or about May 23, 2007, denies knowledge or information sufficient to form a belief as to the truth of the allegations contained in paragraph "15" of the Complaint regarding plaintiff's receipt of the letter, whether plaintiff opened the letter and whether plaintiff read the letter, respectfully refers the Court to a true copy of the letter for a complete and accurate reading thereof, and, except as alleged above, denies the allegations contained in paragraph "15" of the Complaint.

AS TO THE FIRST CAUSE OF ACTION

16. With respect to paragraph "16" of the Complaint, Defendant repeats and realleges its responses to paragraphs "1" through "15" above, as if fully restated herein.
17. Denies the allegations contained in to paragraph "17" of the Complaint.
18. Denies the allegations contained in paragraph "18" of the Complaint.

19. Denies the allegations contained in paragraph "19" of the Complaint.

AS AND FOR A FIRST AFFIRMATIVE DEFENSE

20. The Complaint fails to state a claim for which relief may be granted.

AS AND FOR A SECOND AFFIRMATIVE DEFENSE

21. Any omission on the part of the answering Defendant was not intentional and, if any such omission occurred, it resulted from a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid any such error.

AS AND FOR A THIRD AFFIRMATIVE DEFENSE

22. Plaintiff's claims may be barred, in whole or in part, by the applicable Statute of Limitations.

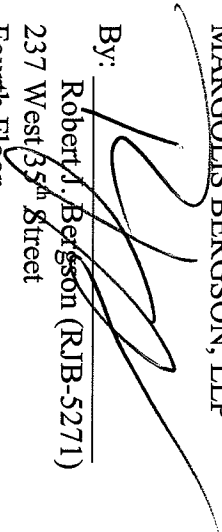
AS AND FOR A FOURTH AFFIRMATIVE DEFENSE

23. Plaintiff has not met his burden under Rule 23 of the Federal Rules of Civil Procedure and is not entitled to class certification.

WHEREFORE, Defendant demands judgment dismissing the Complaint and awarding it the costs and disbursements, including reasonable attorneys' fees, of this action and such other and further relief as this Court deems just and proper.

Dated: New York, New York
August 21, 2007

ABRAMS GARFINKEL
MARGOLIS BERGSON, LLP

By: 
Robert J. Bergson (RJB-5271)
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TO: Abraham Kleinman, Esq.
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Attorneys for Plaintiff

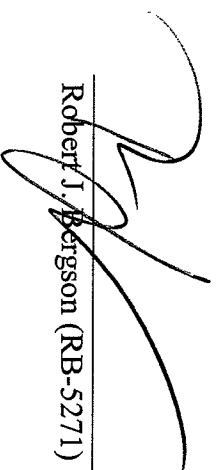
CERTIFICATE OF SERVICE

I hereby certify that on this 21st day of August, 2007, I caused a true copy of the Defendant's Answer to the Complaint to be served upon plaintiff's counsel by first class mail, at the following address:

Abraham Kleinman, Esq.
KATZ & KLEINMAN
626 RexCorp Plaza
Uniondale, New York 11556-6300

I certify that the foregoing statements made by me are true. If any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: New York, New York
August 21, 2007



Robert J. Bergson (RB-5271)